

CHAPTER 4

EMERGENCY SITUATIONS

Running off the Pavement

If your wheels drift onto the shoulder of the road, do not try to turn back onto the pavement right away. This might throw your car off balance. Instead, stay on the shoulder and ease up on the gas pedal. After you have slowed down, turn back onto the road gradually. ALWAYS slow down on curves.

Weather and Driving

According to the National Weather Service motorists need to be aware that storms may cause road hazards. When weather is threatening (wind or sky), a motorist should monitor the radio for warning information and be prepared to take particular safety actions.

- **Tornadoes:** Exit your vehicle immediately and head to a low lying area or ravine toward the storm, taking precautions to avoid rushing water, and cover your head.
- **High Winds:** Strong winds have high impact on high profile vehicles.

For more weather related tips refer to Chapter 3.

Plunging into Water

If your car plunges into water but does not sink immediately, you can escape through a window. It is hard to open a door against water pressure. If the car sinks beneath the surface before you can escape, the weight of the engine will force the front end down first. Some air may be trapped near the roof. You should:

- Wear your seat belt. This will increase your chances of surviving the initial impact of the water.
- Get into the air pocket so you can breathe.
- When the car settles and pressure inside the car is equal to the outside pressure, it is easier to open a door or window.
- Remember that you may have several seconds of time. If you don't panic, there can be enough time to escape.

Flash Flooding

Nationally, flash floods are responsible for more deaths than any other weather event each year. If you are caught in a storm or come upon a hazardous situation keep these things in mind:

- Be especially alert at night or when driving on unfamiliar roads.
- Do not drive around traffic barricades or past road closed signs.
- Be aware that bridges, culverts and roadbeds may be washed away or undermined by floodwaters.
- Do not drive where water is over the road. The depth of water is not always obvious, and the water may hide washouts.
- As little as six inches of water may cause you to lose control of your vehicle.
- If your car stalls in a flooded area, abandon it as soon as possible. Floodwaters can rise rapidly and sweep a car and its occupants away.

CAR FAILURE

Tire Blowout

If you have a flat tire or blowout, hold the steering wheel firmly and keep the car going straight. Slow down gradually. Take your foot off the gas pedal, but do not apply the brakes. Let the car slow down on its own. Then pull off the road and apply the brakes when the car is almost stopped.

Brake Failure

If your conventional disc and drum brakes suddenly fail, shift to a low gear if possible, and pump the brake pedal fast and hard several times. This may build up enough brake pressure to stop the car. If that does not work, use the parking brake. But hold the brake release so you can let up if the rear wheels lock and you begin to skid. With the car in a low gear, begin looking for a place to stop. Make sure the car is off the roadway. After the car has stopped, call for help. Do not try to drive the car to a garage.

Ignition lock position

Drivers in an emergency situation on the highway may attempt to turn off the vehicle while it is still in motion, in order to bring the vehicle to a stop. The basic rule the driver must follow when operating a vehicle with a steering wheel interlock system is: **NEVER turn the ignition to the lock position while the vehicle is in motion.** Your steering will lock as you turn, and you'll lose control of the vehicle.

MAJOR CAUSES OF TRAFFIC ACCIDENTS, INJURIES AND FATALITIES

At least 70% of all automobile accidents are a result of human error, which can be avoided by using defensive driving techniques. Accidents are caused both by driver inattention and failure to observe the rules of the road. Always remember: getting behind the wheel of an automobile means that you are taking responsibility to operate a potentially dangerous piece of machinery safely.

The likelihood of an accident increases if the driver is under the influence of alcohol or drugs. Avoid driving if you are under the influence of alcohol or drugs. This includes prescription medication or over-the-counter medication that can cause drowsiness and other side effects. Consult the label on any medication or discuss its side effects with your doctor before driving.

Ways to Spot an Impaired Driver

A car can be a lethal weapon when operated by a driver impaired by drugs or alcohol. A driver may be impaired if the vehicle:

- makes wide turns
- straddles the centerline or weaves back and forth
- exceeds the speed limit or drives unusually slow
- comes close to hitting another vehicle or object
- drives off the road or into an oncoming lane of traffic
- swerves, drifts or follows too closely
- stops for no reason or turns abruptly or illegally
- signals inconsistently or drives at night without headlights

REMEMBER that an impaired driver is very dangerous, and you should keep your distance.

Tip: If you spot an impaired driver, call 911.

Avoiding collisions

While you should always drive safely, emergencies do arise. If, all of a sudden, you see that your car may hit something, there are three things you can do:

- Stop quickly
- Turn quickly, if you feel you can not stop in time, turn away
- Speeding up may be the best or only necessary way to avoid a collision

Last second choices before a collision

In the few seconds you have before a possible collision, try not to panic. There are some last second choices you can make. If a collision looks possible, turn away from oncoming traffic even if it means leaving the road. Drive (rather than skid) off the road. This gives you more control. Choose to hit something that will give way (such as brush or shrubs) rather than something hard. Choose to hit something going your way rather than something that is not moving. Choose to hit something not moving rather than something moving toward you. If you have to hit anything, try to make it a glancing blow. A sideswipe, for example, will help you slow down. Try never to hit anything head on.

WHAT TO DO IF YOU ARE INVOLVED IN AN ACCIDENT

You could be injured anytime, anyplace. That's why such occurrences are called accidents – an unexpected, unfortunate situation in which one is rarely prepared. No one expects to be in an accident. However, even the most careful drivers may be involved in an auto accident. Knowledge of what to do after an auto accident can make the experience a little less frightening and decrease the chance of unnecessary complications.

If you are involved in an accident, the following rules should always be followed:

- If you are involved in an accident, you must stop and provide information to the others involved in the accident. It is a serious crime to leave the scene of an accident and can result in the suspension of your driver license.
- Stay calm. If you are upset, this will only complicate matters.
- Check for injuries. Your life and health are more important than damage to your vehicle. If there are any injuries do not move the injured person(s) unless it is absolutely necessary; keep the person(s) lying down, quiet and warm.
- Call the police department. If there is any significant damage to any vehicle or property, contact the police. If there are any injuries to any person(s), make sure that the police are told when notified.
- Alert other drivers that an accident has occurred. Turn on your emergency signals, or use another means to let people know that there has been an accident.
- Exchange information. If there are no injuries, exchange information such as name, address, license plate, driver license number and insurance information. Jot down names, addresses and phone numbers of all those who witnessed the accident. Include details regarding the accident, the location, weather conditions, and visibility. Obtain the names and badge numbers of all police officers at the scene. Ask the investigating officer how to obtain a copy of the police report.
- Do not sign any document unless it is for the police or your insurance agent.
- Notify your insurance agent immediately. Be sure to ask them to file an operator's crash report (SR21 form). By Indiana State Law, it is your responsibility to make sure this report is filed within ten days after the accident.
- Carry a disposable camera in your glove compartment.

These instructions are general guidelines only. Each accident scenario may be different, and there are various responsibilities for different types of accidents.

Tip: Avoid Staged accidents. Each year, Americans pay more than \$30 billion in higher insurance premiums as a result of insurance fraud. This costs each American household about \$200 more annually in insurance premiums. One of the leading types of organized insurance fraud is staged accidents. If you suspect a scam, call the NICB hotline at 1-800-TEL-NICB.

- **Single Vehicle Accidents**

If you damage another vehicle or other property and the owner is not around, leave your name, address and telephone number on a note where the owner will be assured to see it. If the damaged property is in a location where a note would not be found (public property, including highway traffic signs, information signs, etc.). The driver must notify the sheriff or a member of the Indiana State Police with the above information.

- **Complete a Written Report of the Accident**

A written report of the accident must be sent to the Indiana Bureau of Motor Vehicles within ten days of an accident that results in death, injury, or more than \$1000 damage to property. This report is confidential. It cannot be used as evidence in a trial. A person who fails to report an accident may have his or her license suspended and may be subject to a fine. A crash report (form SR21) can be obtained from any police officer.

- **Furnish Proof of Financial Responsibility**

After an accident, you must furnish proof to the BMV, when required, that on the date of the accident you had financial responsibility (i.e., an automobile liability insurance policy) in effect.

Avoiding Vehicle Theft

A car is stolen about every 19 seconds in North America. By taking a few precautions, you can reduce the chances of having your vehicle stolen:

- Remove your keys and take them with you when you are not using your vehicle.
- Always lock your car doors.
- Don't hide a second set of keys in your car.
- Park with your front wheels turned sharply to the right and apply the emergency brake.
- Never leave your car unattended with the engine running.
- Consider installing an anti-theft device.
- Park in a well-lit, well-patrolled area whenever possible.

Road Rage

Aggressive driving – tailgating, honking, fist and hand gestures, yelling, speeding, cutting off other drivers and more recently, the use of firearms – has become a real danger on American highways. Drivers taking out their stress and anger on other drivers have been called “the fastest-growing menace on the highway today.

Because road rage is increasing every year, you must learn to protect yourself against aggressive drivers. If you have a tendency to get irritated and angry behind the wheel, you must learn to change your attitude and your behavior. Otherwise, you



are an accident looking for a place to happen. Law enforcement and insurance companies are getting much tougher on aggressive drivers. They simply cause too many collisions.

Routine Traffic stops by law enforcement

A routine traffic stop can be a stressful ordeal. However, to law enforcement it is considered a dangerous task. Law enforcement officers do not know if an individual will be a routine stop for a violation or a criminal with intent to harm the officer. Therefore here are some simple rules to follow if a driver is signaled to pull over by law enforcement.

- Signal your intentions and pull safely to the shoulder of the road.
- Remain in the vehicle and roll down the window.
- Wait for the officer to approach.
- Turn on the dome light if the stop is at night.
- Keep your hands on the wheel and instruct any passengers to keep their hands in plain view.
- Do not be digging in the glove compartment or under the seat.
- Keep the registration, insurance and driver license where they can be accessed easily.

Carbon Monoxide Poisoning

You can't see, smell, or taste it, but carbon monoxide gas from your engine can kill you. Carbon monoxide is most likely to leak into your car when the heater is running, when your exhaust system is not working properly, or when you're in heavy traffic and breathing exhaust fumes from other vehicles. A faulty exhaust system can leak poisonous fumes into the back seat area where children may be sitting or sleeping.

Symptoms of carbon monoxide poisoning:

- You feel drowsy and/or dizzy.
- The skin has a blue color; lips turn blue.
- Lights seem brighter.
- Your forehead tightens.

How to avoid carbon monoxide poisoning:

- Have your exhaust system checked regularly by a reputable mechanic.
- Be alert for any unusual roar from under the car.
- NEVER let the engine run in a closed garage.
- In congested traffic, close the fresh-air vent.
- On the highways in cold weather, open the fresh-air vent.
- If your vehicle has been setting out during a snowstorm, check the exhaust pipes for packed snow.